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of experience in their attempted solution. Dr. Mangold's survey is likely to need revision in a comparatively short time if it is to remain what it is at present, a fair summary of the best available material on the topics treated.

EMILIE L. WELLS.

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*Vocations for the Trained Woman: Opportunities other than Teaching.* Introductory Papers, edited by AGNES F. PERKINS. (Boston: Women's Educational and Industrial Union. 1910. Pp. vi, 296.)

Miss Perkins of Wellesley College, has brought together a collection of papers by specialists setting forth the type of work required, the type of ability which argues success, the training necessary, the salaries usually paid, and the outlook in the professions or business other than teaching, for the trained woman. These articles present evidence in support of conclusions, notably "Women as Farmers," by K. C. Livermore, and "College Girls in Department Stores," by Gertrude L. Marvin. Of service is the setting forth of opportunities in social and economic service classified under "Civic" and "Social" service. The sections devoted to Domestic Science and Arts present distinctly "a number of business occupations that are both remunerative and satisfying to the individual." The "Special Forms of Teaching" suggests opportunities for a combination of social work and teaching which are very much in demand. This volume is to be followed by studies in agriculture and other lines by fellows of the Research Department.

### Insurance and Pensions

*Workingmen's Insurance in Europe.* By LEE K. FRANKEL and MILES M. DAWSON, With the Coöperation of LOUIS I. DUBLIN. Russell Sage Foundation. (New York: Charities Publication Committee. 1910. Pp. xviii, 477. \$2.50.)

Nowhere with such brevity of detail can one inform himself upon this topic as in this admirable volume. The main purpose of the study is to show the various methods of operation in the different European countries for the protection of laborers and their dependents from the financial consequences of such misfortunes as:

(1) Death from industrial accidents or from other causes, as sickness or accidents not industrial.

(2) Disablement, temporary or permanent, total or partial, from industrial accidents or from other causes, such as sickness, old age, or accidents not industrial.

(3) Involuntary unemployment.

The countries considered are Great Britain, Norway, Sweden, Denmark, Holland, Belgium, France, Switzerland, Italy, Germany, and Austria. The volume opens with a study of 130 pages on employers' liability, the insurance of employees in private companies, mutual associations and in government departments, in these eleven different countries. This is followed by investigations into sickness, funeral and maternity insurance, invalidity and old age. Two chapters are given to insurance against unemployment in these countries. Three chapters are devoted to the various projects of completing and unifying the different systems. Ample appendices give a summary of laws, institutions, and administration throughout Europe, with special studies of costs and benefits in Germany, together with accident statistics in Switzerland. A partial, but quite adequate bibliography and index close the volume. The excellent classification of the material enables the general reader to group easily and clearly the rise and growth of the main idea involved in this insurance.

To bring these industrial misfortunes under some clear conception of justice and legality; to eliminate the enormous waste and uncertainty that went on under the old Employer Liability Acts; to organize strictly impartial tribunals that can act with directness and promptness; to place responsibility where it belongs; to stop once and for all the cruelty and stupidity of the "fellow servant," "contributory negligence," and "assumption of risk" devices, are among the chief objects of this more enlightened policy. That labor should have borne so long the crushing weight of these misfortunes has been the most tragic indictment of modern industry, or rather of the general public, which accepted such sacrifices. That this purchasing public should honestly pay for these misfortunes in the price of the product is perhaps the most solid gain in applied justice that social legislation so far offers.

One sees in these chapters that an international science of labor insurance is to be worked out. Are employers to insure in mutual or in stock companies? Two countries compel employers to insure in mutual companies, which are provided by law. The state in-

insurance of Sweden is experimenting with voluntary and competitive methods. Shall payments take the form of minimum benefits or of definite ones fixed by law? In sick insurance, shall the societies engage the physician, or permit a free choice of physicians? Shall pensions for partial invalidity be determined according to the *degree of injury*, or by the loss of wage-earning power? In accident insurance, shall the employers be left free to choose the form in which they will insure (state, mutual, or stock companies); or, as in Norway, only in state institutions?

These illustrate scores of practical difficulties that are being slowly solved in the international area of labor insurance. The territorial difficulty; the nature of the *organs* through which the insurance should be carried out, and, above all, the actuarial and financial embarrassments are now so far met that practical questions of detail alone remain.

It is now certain that the logic of this insurance is to carry us far before the century closes. Probably the most competent authority in Europe, Dr. Zacher, believes that we are soon to have an actuarial basis on which the beginnings of "out-of-work" insurance may be safely based. Interesting summaries of this unemployment insurance are given in the volume, as well as of maternity insurance, which involves issues of the highest social significance.

For purposes of present concern in the United States, the discussion of the English Workmen's Compensation Act is full of suggestion. A great deal of light is thrown upon one of the most baffling questions, namely, the relation of voluntary to compulsory forms of insurance. The evidence throughout leaves little doubt that if those who need insurance most are to be effectively reached, the compulsory form is in future to have far greater extension. Even France, where compulsion has been most opposed, has now introduced supplementary forms of compulsory insurance.

The book is well printed and should have the widest reading.

JOHN GRAHAM BROOKS.

*Cambridge.*

*Report of the Massachusetts Commission on Old Age Pensions, Annuities and Insurance.* (Boston: Wright and Potter Printing Co., State Printers. 1910. Pp. 409.)

The final report of the Massachusetts Commission on Old Age Pensions, thanks to the fairly liberal appropriation made by the